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Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

On April 8, 2004

TOWNSEND and TOWNSEND and CREW LLP

By: Sylvia E. Arnold

Sylvia E. Arnold

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of:

Paul Gallagher et al.

Application No.: 09/702,274

Filed: October 30, 2000

For: SYSTEMS AND METHODS FOR
IMPLEMENTING PERSON-TO-
PERSON MONEY EXCHANGE

Customer No.: 20350

Confirmation No. 1442

Examiner: Firmin Backer

Technology Center/Art Unit: 3621

AMENDMENT

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GROUP 3600

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

In response to the Office Action mailed October 9, 2003, please enter the following amendments and remarks:

Amendments to the Claims are reflected in the listing of claims which begins on page 2 of this paper.

Remarks/Arguments begin on page 6 of this paper.